

**Information to identify the case:**

Debtor 1 **Ronald E. Orlowski**  
First Name Middle Name Last Name

Debtor 2 **Susan M. Orlowski**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1417**  
EIN **-----**

Social Security number or ITIN **xxx-xx-8339**  
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-10078-TPA**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald E. Orlowski

Susan M. Orlowski

5/17/18

**By the court:** **Thomas P. Agresti**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
 Ronald E. Orlowski  
 Susan M. Orlowski  
 Debtors

Case No. 13-10078-TPA  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: dkam  
 Form ID: 3180W

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 Total Noticed: 59

Date Rcvd: May 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2018.

db/jdb +Ronald E. Orlowski, Susan M. Orlowski, 11013 Morgan Road, Wattsburg, PA 16442-9133  
 cr +Credit Acceptance Corporation, c/o Deily, Mooney & Glastetter, LLP, 8 Thurlow Terrace, Albany, NY 12203-1006  
 cr +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
 cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C., 51 East Bethpage Road, Plainview, NY 11803-4224  
 13551277 +AES/XLSCIT, PO Box 2461, Harrisburg, PA 17105-2461  
 13551276 +Aes / PNC Education Loan Center, PO Box 8183, Harrisburg, PA 17105-8183  
 13551278 +Andrew F. Gornall, Esquire, Goldbeck, McCafferty & McKeever, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13557404 Associated Clinical Laboratories, PO Box 71312, Philadelphia, PA 19176  
 13557406 +Berkheimer, 50 North 7th Street, PO Box 995, Bangor, PA 18013-0995  
 13551281 +Brian E Caine, 8 Thurlow Terrace, Albany, NY 12203-1006  
 13551286 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
 13557402 +Cti Physical Therapy, 300 State Street, Suite 104, Erie, PA 16507-1428  
 13557405 ++EAR NOSE AND THROAT SPECIALISTS OF NW PA, 1645 WEST 8TH STREET, ERIE PA 16505-5007  
 (address filed with court: Ear Nose & Throat Specialists of NW PA, 3580 Peach Street, Erie, PA 16508)  
 13551290 +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073  
 13557411 +Great Lakes, PO Box 530229, Atlanta, GA 30353-0229  
 13557401 +Hamot Surgery Center, 200 State Street, Erie, PA 16507-1499  
 13557399 +Hand Microsurgery and Reconstruction, 300 State Street, Suite 205, Erie, PA 16507-1429  
 13557407 +Jack's Repair Shop, Inc., 9994 Bailey Hill Road, Sherman, NY 14781-9710  
 14664290 +Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9094  
 13557398 +North American Partners in Anesthesia, Pennsylvania, LLP, PO Box 275, Glen Head, NY 11545-0275  
 13557400 +Ob / Gyn Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423  
 13551294 +Orchard Bank, PO Box 60501, City of Industry CA 91716-0501  
 13551296 #+Penlec, PA Electric Company, a FirstEnergy Co., 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-6771  
 13560499 +Pennsylvania Electric Company, a First Energy Company, 331 Newman Springs Road, Building 3, Red Bank, NJ 07701-5688  
 13551297 +Southern Chautauqua Federal Credit Union, 168 East Fairmont Avenue, Lakewood NY 14750-1942  
 13551298 +St. Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001  
 13551289 +Student Loan Xpress, Inc., 1 CIT Drive, Livingston NJ 07039-5703  
 13557403 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980  
 13576925 US Dept of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 18 2018 01:55:30 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: BANKAMER.COM May 18 2018 05:28:00 BAC Home Loan Servicing, LP, 7105 Corporate Drive,  
 Mail Stop PTX-B-209, Plano, TX 75024-4100  
 cr +EDI: BANKAMER.COM May 18 2018 05:28:00 BANK OF AMERICA, N.A., 2380 Performance Dr,  
 Richardson, TX 75082-4333  
 cr EDI: AIS.COM May 18 2018 05:28:00 Midland Funding LLC by American InfoSource LP as a,  
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
 13601653 EDI: AIS.COM May 18 2018 05:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 13551279 +EDI: BANKAMER.COM May 18 2018 05:28:00 BAC Home Loans Servicing, LP,  
 Bankruptcy Department, 7105 Corporate Drive, Plano, TX 75024-4100  
 13551280 +EDI: BANKAMER.COM May 18 2018 05:28:00 BAC Home Loans Servicing, LP, 7105 Corporate Drive,  
 Mail Stop PTX-B-281, Plano, TX 75024-4100  
 13624482 +EDI: BANKAMER.COM May 18 2018 05:28:00 Bank of America, N.A., 7105 Corporate Drive,  
 Plano, TX 75024-4100  
 13551282 +EDI: CAPITALONE.COM May 18 2018 05:28:00 Capital One Bank, Attn: American Infosource Lp,  
 PO Box 71083, Charlotte, NC 28272-1083  
 13581466 EDI: CAPITALONE.COM May 18 2018 05:28:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 13551284 +E-mail/Text: bankruptcy@firstenergycorp.com May 18 2018 01:55:53 Collection Service Center,  
 839 5th Avenue, New Kensington, PA 15068-6303  
 13551285 +EDI: BANKAMER.COM May 18 2018 05:28:00 Countrywide Home Lending,  
 Attention: Bankruptcy CA6-919-01-41, PO Box 5170, Simi Valley, CA 93062-5170  
 13551287 +EDI: RCSFNBMARIN.COM May 18 2018 05:28:00 Credit One Bank, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 13551288 EDI: DIRECTV.COM May 18 2018 05:28:00 Direct TV, 2230 East Imperial Highway,  
 El Segundo CA 90245  
 13604791 +EDI: ECMC.COM May 18 2018 05:28:00 ECMC, LOCKBOX 8682, P.O. Box 16478,  
 St. Paul, MN 55116-0478  
 13920971 EDI: ECMC.COM May 18 2018 05:28:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408

District/off: 0315-1

User: dkam  
Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13551291 +EDI: HFC.COM May 18 2018 05:28:00 HSBC Bank, Attn: Bankruptcy, PO Box 5213,  
Carol Stream, IL 60197-5213  
13551292 +EDI: PRA.COM May 18 2018 05:28:00 Hsbc Bank Nevada, N.A.,  
c/o PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
13557409 +EDI: IRS.COM May 18 2018 05:28:00 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346  
13652028 EDI: RESURGENT.COM May 18 2018 05:28:00 LVNV Funding, LLC its successors and assigns as,  
assignee of HSBC Card Services (III), Inc., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
13551293 +EDI: RESURGENT.COM May 18 2018 05:28:00 Lvnv Funding Llc, Resurgent Capital Services,  
PO Box 10587, Greenville, SC 29603-0587  
13625041 EDI: AIS.COM May 18 2018 05:28:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
13582131 E-mail/Text: blegal@phfa.org May 18 2018 01:55:50 PHFA/HEMAP, 211 NORTH FRONT ST,  
PO BOX 8029, HARRISBURG, PA 17105  
13651674 EDI: PRA.COM May 18 2018 05:28:00 Portfolio Recovery Associates LLC, P.O. Box 41067,  
Norfolk, VA 23541  
13651169 EDI: PRA.COM May 18 2018 05:28:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk, VA 23541  
13551295 +E-mail/Text: blegal@phfa.org May 18 2018 01:55:50 Pa Housing Finance Agency,  
211 North Front Street, Harrisburg, PA 17101-1406  
13551335 +E-mail/Text: philadelphia.bnc@ssa.gov May 18 2018 01:56:13 Social Security,  
717 State Street Highmark Building, Suite 500, Erie PA 16501-1388  
13551299 EDI: VERIZONCOMB.COM May 18 2018 05:28:00 Verizon, 500 Technology Drive, #550,  
St Charles, MO 63304-2225  
13551300 EDI: VERIZONCOMB.COM May 18 2018 05:28:00 Verizon Wireless, 500 Technology Drive #550,  
St. Charles, MO 63304-2225  
13653540 +EDI: BLUESTEM May 18 2018 05:28:00 Webbank-Fingerhut, 6250 Ridgewood Rd,  
St. Cloud, MN 56303-0820

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr Nationstar Mortgage LLC  
cr Seterus, Inc., as the authorized subservicer for F  
cr Wells Fargo Bank, National Association  
cr Wells Fargo Bank, National Association Successor b  
cr\* ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13557410\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Office of District Counsel,  
1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)  
13557408\* Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230  
13625042\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457  
13551283 ##+CBE Group, 7700 West 119th Street, Overland Park, KS 66213-1104  
13971153 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008  
TOTALS: 5, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: dkam  
Form ID: 3180W

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com  
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com  
Daniel P. Foster on behalf of Debtor Ronald E. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Susan M. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Joint Debtor Susan M. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Plaintiff Ronald E. Orlowski dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com  
Heather Stacey Riloff on behalf of Creditor Seterus, Inc., as the authorized subservicer for  
Federal National Mortgage Association ("Fannie Mae") heather@mvrlegal.com, Michelle@mvrlegal.com  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmllawgroup.com  
James A. Prostko on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,  
james.prostko@phelanhallinan.com  
Jay B. Jones on behalf of Creditor BAC Home Loan Servicing, LP pawb@fedphe.com  
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association  
jeniece@mvrlegal.com, bonnie@mvrlegal.com  
Joseph P. Schalk on behalf of Creditor BANK OF AMERICA, N.A. jschalk@barley.com,  
sromig@barley.com  
Lara Shipkovitz Martin on behalf of Creditor Wells Fargo Bank, National Association  
lmartin@berNSTeinlaw.com, cwirick@berNSTeinlaw.com;cwirick@ecf.courtdrive.com  
Mario J. Hanyon on behalf of Creditor Nationstar Mortgage LLC pawb@fedphe.com  
Matthew Christian Waldt on behalf of Creditor Wells Fargo Bank, National Association  
Successor by Merger to Wells Fargo Bank Minnesota, As Trustee for Delta Funding Corporation,  
Home Equity Loan Asset-Backed Certificates, Series 2000-4 mwaldt@milsteadlaw.com,  
bkecf@milsteadlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert P. Wendt on behalf of Creditor Bank of America, N.A. pawb@fedphe.com  
Ronda J. Winnecour cmeccf@chapter13trusteeewda.com  
Tina M. Fryling on behalf of Joint Debtor Susan M. Orlowski tinafryling@gmail.com,  
tfryling@mercyhurst.edu;r53088@notify.bestcase.com  
Tina M. Fryling on behalf of Debtor Ronald E. Orlowski tinafryling@gmail.com,  
tfryling@mercyhurst.edu;r53088@notify.bestcase.com  
William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 21